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12-15-00

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Exp. Mail No. EL 694 906 398 US

PATENT APPLICATION TRANSMITTAL LETTER

TO THE ASSISTANT COMMISSIONER OF PATENTS:

Transmitted herewith for filing is the patent application identified as follows:

Inventor: Kevin CAROTHERS, Simon KHILKEVICH, Bonnie PLAKOS, and Arunas BARKUS

Title: SYSTEM AND METHOD FOR MANAGING FINANCIAL TRANSACTION INFORMATION

Enclosed are:

36 Sheets of Specification, including 9 sheets of claims and an Abstract
Twenty-five (25) Sheets of Drawings (Figures 1-25)
Declaration and Power of Attorney for Patent Application (Unexecuted)
Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

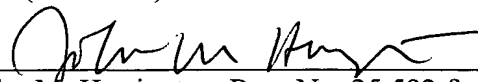
| CLAIMS AS FILED | | | |
|---------------------------------------|-----------------------|--------------|---------|
| | Number Filed/Paid For | Number Extra | Rate |
| BASIC FEE | | | \$710 |
| TOTAL CLAIMS | 76-20 | 56 | \$18 |
| INDEPENDENT CLAIMS | 6-3 | 6 | \$80 |
| MULTIPLE DEPENDENT CLAIM PRESENT - NO | | | \$ |
| FEE TOTAL | | | \$2,198 |

Enclosed is a check in the amount of \$2,198 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

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Dated: 12/13/00


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EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number : EL 694 906 398 US

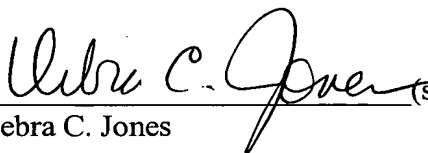
Date of Deposit : December 13, 2000

Type of Document(s) : Thirty-Six Sheets of Specification, including
9 sheets of claims and an Abstract;
Transmittal of Application Under 37
CFR 1.41(c);
Patent Application Transmittal Letter
(duplicate);
Declaration and Power of Attorney for
Patent Application (Unexecuted);
Check in the amount of \$2,198 (filing fee);
and
Return Postcard

Application Serial No. : Unassigned

Filing Date : Herewith

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

 (signature)
Debra C. Jones

00E121 09/95/60